

Health Plan Options for Uninsured Children

Important!! Initial Open Enrollment Period is January 1, 2011 – March 1, 2011

Background

Under Federal and California law, health plans can no longer deny or limit coverage to a child under 19 because of a pre-existing health condition.

Health plans must offer and sell coverage to children at all times of the year. California's law, [AB 2244](#), creates "open enrollment" periods, during which a child (or a parent on behalf of a child) can apply for coverage at a lower premium rate than if you wait.

Summary

- The initial open enrollment period began on January 1, 2011 and ends on March 1, 2011.
- After March 1, 2011, a child will have an open enrollment period every year during the month of his or her birthday. For example, a child born on October 27, 2010 has an open enrollment period every year for the entire month of October.
- Premium costs are also lower during a "late enrollment" period, which may be available if the child or the family experiences certain major changes, such as loss of employment-sponsored coverage, loss of coverage under certain government programs, birth of a new child, or a move to California.
- **You are encouraged to apply for coverage for your child before March 1, 2011 to avoid higher premiums.**

The DMHC Help Center can provide more information or assist if a health plan denies your child coverage. Call 1-888-466-2219 with problems or questions. However, we do not sell the insurance itself.

To find health plans selling individual and family insurance in your area, visit finder.healthcare.gov, or call the California Uninsured Helpline at **(800) 234-1317**.

To find low-cost or no-cost coverage through government-sponsored programs or to see if you qualify, please contact the following:

➤ **Medi-Cal**

State and federal program with health care for people who qualify because of low or no incomes and/or costly disabilities

1-800-541-5555 (Spanish)

1-916-636-1980 (many languages)

1-866-784-2595 (TTY)

www.medi-cal.ca.gov

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- **Healthy Families**
State program with low-cost health and dental insurance for children in low-income families
1-800-880-5305 (many languages)
www.healthyfamilies.ca.gov (Spanish)
- **AIM Program (Access for Infants and Mothers)**
A state program with low-cost health insurance for low- and middle-income pregnant women and their newborns
1-800-433-2611 (many languages)
www.aim.ca.gov (Spanish)
- **County Medical Services Program (CMSP)**
County program with health care for people who qualify because of low incomes
Contact your local county health department
www.dhs.ca.gov/mcs/medi-calhome/CountyListing1.htm

Related Content

Federal Health Care Reform: http://healthhelp.ca.gov/aboutthedmhc/gen/ann/gen_ann_hcr.aspx

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